

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Charles F Bryan
Rebecca C Bryan
Debtors

Case No. 16-00269-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke

Page 1 of 3

Date Rcvd: Apr 07, 2021

Form ID: 3180W

Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 09, 2021:

Recip ID	Recipient Name and Address
db/jdb	Charles F Bryan, Rebecca C Bryan, 3180 Druck Valley Rd, York, PA 17406-6926
4744447	Aes / PNC, 3180 Druck Valley Rd, York, PA 17406-6926
4744450	+ BB&T, PO Box 2010 Susquehanna Bank, Lititz, PA 17543-7010
4744444	Bryan Charles F, 3180 Druck Valley Rd, York, PA 17406-6926
4744445	Bryan Rebecca C, 3180 Druck Valley Rd, York, PA 17406-6926
4744454	+ Discover Persnal Loan, PO Box 30416, Salt Lake, UT 84130-0416
4744456	+ Fran Surdich, Tax Collector, 1501 Mount Zion Rd, York, PA 17402-9084
4744457	GLELSI, PO Box 7860, Madison, WI 53707-7860
4744459	++ MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976 address filed with court:, Met-Ed, PO Box 16001, Reading, PA 19612-6001
4768681	+ Met-Ed, A FirstEnergy Company, FirstEnergy, 331 Newman Springs Rd Building 3, Red Bank, NJ 07701-5688
4744460	PNC Educational Loan Center, Po Box 757 Customer Service, Pittsburgh, PA 15265-0001
4744464	The York Water Company, 130 E Market St, York, PA 17401-1219
4780972	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
4744466	+ York Hospital, 1001 S George St, York, PA 17403-3645

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4789557	EDI: AIS.COM	Apr 07 2021 22:58:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
4744448	EDI: BANKAMER.COM	Apr 07 2021 22:58:00	Bank Of America, Po box 982238, El Paso, TX 79998-2238
4769356	Email/Text: bankruptcy@bbandt.com	Apr 07 2021 19:02:00	BB&T, Bankruptcy Section, PO Box 1847, Wilson, NC 27894
4744449	EDI: TSYS2.COM	Apr 07 2021 22:58:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
4812703	EDI: BL-BECKET.COM	Apr 07 2021 22:58:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4744451	EDI: CITICORP.COM	Apr 07 2021 22:58:00	Citicards CBNA, Po Box 6241 Ibs Cds Disputes, Sioux Falls, SD 57117-6241
4744452	EDI: COMCASTCBLCENT	Apr 07 2021 22:58:00	Comcast, PO Box 3002, Southeastern, PA 19398-3002
4744453	EDI: DISCOVER.COM	Apr 07 2021 22:58:00	Discover Bank, Po Box 15316, Wilmington, DE 19850-5316
4764172	EDI: DISCOVER.COM		

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4744455	EDI: DISCOVERPL	Apr 07 2021 22:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4744458	Email/Text: PBNCNotifications@peritussservices.com	Apr 07 2021 22:58:00	Discover Personal Loans, Po Box 30954, Salt Lake City, UT 84130-0954
4815931	EDI: PRA.COM	Apr 07 2021 19:02:00	Kohls / Capital One, Po Box 3115, Milwaukee, WI 53201-3115
4780305	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 07 2021 22:58:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4744462	Email/Text: bankruptcyteam@quickenloans.com	Apr 07 2021 19:15:24	PYOD, LLC its successors and assigns as assignee, of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
4744461	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 07 2021 19:03:00	Quicken Loans, 20555 Victor Pkwy, Lovonia, MI 48152-7031
4799110	+ Email/Text: bankruptcyteam@quickenloans.com	Apr 07 2021 19:03:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
4749048	EDI: RECOVERYCORP.COM	Apr 07 2021 19:03:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
4744463	EDI: CITICORP.COM	Apr 07 2021 22:58:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4744465	EDI: VERIZONCOMB.COM	Apr 07 2021 22:58:00	Sears / CBNA, Po Box 6282, Sioux Falls, SD 57117-6282
		Apr 07 2021 22:58:00	Verizon, PO Box 25505, Lehigh Valley, PA 18002-5505

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4744446	##+	DeArmond & Associates of York LLC, 18 S George St Ste 610, York, PA 17401-1173

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 09, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 7, 2021 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	

District/off: 0314-1
Date Rcvd: Apr 07, 2021

User: AutoDocke
Form ID: 3180W

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TWecf@pamd13trustee.com

James Warmbrodt

on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com

Joshua I Goldman

on behalf of Creditor Quicken Loans Inc. josh.goldman@padgettlawgroup.com
kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com

Keith B DeArmond

on behalf of Debtor 1 Charles F Bryan general.dearmondlaw@gmail.com G10924@notify.cincompass.com

Keith B DeArmond

on behalf of Debtor 2 Rebecca C Bryan general.dearmondlaw@gmail.com G10924@notify.cincompass.com

Rebecca Ann Solarz

on behalf of Creditor QUICKEN LOANS LLC FORMERLY KNOWN AS (FKA) QUICKEN LOANS INC.
bkgroup@kmlawgroup.com

Recovery Management Systems Corporation

claims@recoverycorp.com

Thomas I Puleo

on behalf of Creditor Quicken Loans Inc. tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	Charles F Bryan	Social Security number or ITIN	xxx-xx-2997
	First Name Middle Name Last Name	EIN	--
Debtor 2	Rebecca C Bryan	Social Security number or ITIN	xxx-xx-3647
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:16-bk-00269-HWV			

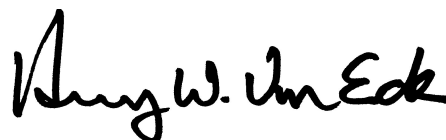
Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles F Bryan

Rebecca C Bryan

**By the
court:**Honorable Henry W. Van Eck
Chief Bankruptcy Judge

By: Tonia Wilson, Deputy Clerk

4/7/21**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.